

**H-1200 QUALIFIED DISABLED AND WORKING INDIVIDUALS (QDWI)****H-1210 GENERAL INFORMATION**

The Qualified Disabled Working Individual (QDWI) program was established by the OBRA law of 1989 to help certain individuals who lost entitlement to Social Security disability benefits and premium-free Medicare Part A coverage because their earnings exceeded the Substantial Gainful Activity (SGA) limit.

To qualify for the QDWI buy-in program, an individual must:

- Be enrolled in Medicare Part A;
- Be under age 65;
- Have monthly income less than or equal to 200% of the federal poverty level (FPL) (Refer to [Z-200 Federal Poverty Income Guidelines](#));
- Have resources equal to or less than twice the SSI limit (Refer to [Z-900 Resource Limits by Program](#)); and
- Not otherwise be eligible for Medicaid.

**H-1210.1 Coverage**

Coverage is limited to the payment of the Medicare Part A premium.

A QDWI applicant/enrollee will not receive a medical eligibility card.

QDWI cases will not appear on MMIS because Medicaid pays only the cost of the Medicare Part A premium for the applicant/enrollees.

**H-1221 ELIGIBILITY DETERMINATION PROCESS**

Determine eligibility by applying the following criteria. The elements have been listed in the most logical order, but work on all steps simultaneously.

**H-1221.1 Determine Assistance/Benefit Unit**

The assistance/benefit unit consists of the applicant/enrollee.

**H-1221.2 Establish Categorical Requirement**

Verify that the applicant is enrolled, or conditionally enrolled, in Medicare Part A and is considered a QDWI.

**H-1221.3 Establish Non-Financial Eligibility**

Verify eligibility for the applicant/enrollee with regard to the following factors:

- [Assignment of Third Party Rights](#) [I-200](#)
- [Citizenship/Alien Status](#) [I-300](#)
- [Enumeration](#) [I-600](#)
- [Residence](#) [I-1900](#)

**H-1221.4 Establish Need****A. Determine Composition of the Income/Resource Unit**

The income/resource unit consists of:

- The applicant/enrollee; or
- Applicant/enrollee and ineligible spouse living in the home; or
- Applicants/enrollees who are a couple.

**B. Determine Need/Countable Resources**

Determine total countable resources of the members of the income/resource unit. Refer to [I-1630 SSI-Related Resources](#).

Compare the countable resources to the QDWI resource limits:

- For an individual, if there is no spouse living in the home; or
- For a couple, if there is a spouse living in the home.

Refer to [Z-900 Resource Limits by Program](#).

If the countable resources are greater than the QDWI resource limit, the applicant/enrollee is resource ineligible.

If the countable resources are equal to or less than the QDWI resource limit, continue determination of need.

### C. Determine Need/Countable Income

#### Individual

If the applicant/enrollee is an individual with no spouse or with an ineligible spouse with no income, complete the following steps:

- Step 1. Determine the total countable unearned income.
- Step 2. Subtract the \$20 SSI disregard from the unearned income.
- Step 3. Determine the total gross earned income.
- Step 4. Subtract any remainder of the \$20 SSI disregard from gross earnings.
- Step 5. Subtract \$65 and one-half of remainder of earnings.
- Step 6. Add the remaining unearned and earned income from Step 2 and Step 5.
- Step 7. Compare to the income standard for an individual. If the income is greater than the individual limit, the applicant/enrollee is income ineligible.

**Ineligible Spouse Deeming**

If applicant/enrollee is an individual with an ineligible spouse with income, complete steps 1 through 7 above using only the applicant/enrollee's income.

- If the income is greater than the individual income limit, the applicant/enrollee is income ineligible and there is no deeming. Consider MNP.
- If the applicant/enrollee's income is less than or equal to the income standard for a household of one, apply [I-1424.2 Income Deeming Procedures](#).

**Couple**

If both members of a couple are potentially eligible, complete the following steps:

- Step 1. Combine the couple's total unearned income.
- Step 2. Subtract one \$20 disregard from the unearned income.
- Step 3. Add the couple's total gross earned income.
- Step 4. Subtract any remainder of the \$20 disregard from the gross earnings.
- Step 5. Subtract \$65 and one-half of the remainder of the earnings.
- Step 6. Add the remaining unearned and earned income from Step 2 and Step 5.
- Step 7. Compare the total countable income to the income standard for a couple.

If the income is greater than the income standard for a household of two (2), the applicants/enrollees are income ineligible.

If the income is equal to or less than the income standard for a household of two (2), the applicants/enrollees are income eligible.

**H-1221.5 Eligibility Decision**

Evaluate all eligibility requirements and verification received to make the eligibility decision.

**H-1221.6 Certification Period**

The certification period shall not exceed twelve (12) months.

**H-1221.7 Notice of Decision**

Send the appropriate notice of decision to the applicant/enrollee.